

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Albert James Myers, Jr.
Debtor

Case No. 19-02614-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: admin
Form ID: 318

Page 1 of 1
Total Noticed: 19

Date Rcvd: Sep 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 28, 2019.

db +Albert James Myers, Jr., 253 Linton Hill Road, Duncannon, PA 17020-9668
5211689 +Cityworth Mortgage LLC, 11781 Lee Jackson Hwy Ste 100, Fairfax, VA 22033-3309
5211692 +Ditech Financial LLC, 3000 Bayport Drive, Suite 880, Tampa, FL 33607-8409
5211694 +FB&T/Creditshop, 221 W. 6th STE 825, Austin, TX 78701-3416
5211695 +MERS, 1901 E Voorhees St, Danville, IL 61834-4512
5211696 +Midland Funding LLC, 350 Camino DE La Reina STE 100, San Diego, CA 92108-3007
5211698 OneMain Financial, Gateway Square, 25 Gateway Dr., Ste A-107, Mechanicsburg, PA 17050-2930

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: PRA.COM Sep 26 2019 23:28:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5211687 +EDI: CAPITALONE.COM Sep 26 2019 23:28:00 Capital One, PO BOX 30285, Salt Lake City, UT 84130-0285
5211688 +EDI: RMSC.COM Sep 26 2019 23:28:00 Carecredit/Synchrony Bank, PO box 965036, Orlando, FL 32896-5036
5211690 +EDI: RCSFNBMARIN.COM Sep 26 2019 23:28:00 Credit One Bank, P.O. Box 98875, Las Vegas, NV 89193-8875
5211690 +E-mail/PDF: creditonebknotifications@resurgent.com Sep 26 2019 19:30:48 Credit One Bank, P.O. Box 98875, Las Vegas, NV 89193-8875
5211691 EDI: DISCOVER.COM Sep 26 2019 23:28:00 Discover, PO Box 15316, Wilmington, DE 19850
5211693 E-mail/Text: bankruptcy.bnc@ditech.com Sep 26 2019 19:25:50 Ditech Financial LLC, PO Box 6172, Rapid City, SD 57709-6172
5211697 +EDI: CBS7AVE Sep 26 2019 23:28:00 Montgomery Ward, 1112 7th Ave., Monroe, WI 53566-1364
5211699 +EDI: AGFINANCE.COM Sep 26 2019 23:28:00 OneMain Financial, PO Box 1010, Evansville, IN 47706-1010
5211700 EDI: CBS7AVE Sep 26 2019 23:28:00 Seventh Avenue, 1112 7th Ave., Monroe, WI 53566-1364
5212233 +EDI: RMSC.COM Sep 26 2019 23:28:00 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5211701 EDI: RMSC.COM Sep 26 2019 23:28:00 Synchrony Bank/Amazon, PO Box 9965015, Orlando, FL 32896-0013
5211702 +EDI: RMSC.COM Sep 26 2019 23:28:00 Synchrony Bank/Walmart, P.O. Box 965024, Orlando, FL 32896-5024

TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 28, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 26, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com
Jerry A. Philpott on behalf of Debtor 1 Albert James Myers, Jr. PhilpottJ@aol.com,
campbellsk57@aol.com
Markian R Slobodian (Trustee) PA49@ecfcbis.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1 **Albert James Myers Jr.**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8780**

EIN **-----**

Social Security number or ITIN **-----**

EIN **-----**

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:19-bk-02614-HWV**

Order of Discharge**12/15**

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Albert James Myers Jr.

By the
court:

9/26/19



Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.